

**Information to identify the case:**

|                                |                                  |                                  |             |
|--------------------------------|----------------------------------|----------------------------------|-------------|
| Debtor 1                       | Claudia A. Minor                 | Social Security number or ITIN   | xxx-xx-5150 |
|                                | First Name Middle Name Last Name | EIN                              | -----       |
| Debtor 2                       | Perry A. Minor                   | Social Security number or ITIN   | xxx-xx-2600 |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                              | -----       |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA | Date case filed in chapter 13    | 5/22/19     |
| Case number:                   | 19-70310-JAD                     | Date case converted to chapter 7 | 9/13/21     |

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

| <b>About Debtor 1:</b>                      |   | <b>About Debtor 2:</b>  |
|---|---|---|
| 1. Debtor's full name                       | Claudia A. Minor  | Perry A. Minor  |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | PO Box 83<br>809 Cameron Avenue<br>Beaverdale, PA 15921   | PO Box 83<br>809 Cameron Avenue<br>Beaverdale, PA 15921   |
| 4. Debtor's attorney                        | Terry L. Graffius<br>Leventry & Haschak, LLC<br>1397 Eisenhower Blvd.<br>Richland Square III Suite 202<br>Johnstown, PA 15904   | Contact phone 814-266-1799<br>Email: <a href="mailto:tgraffius@lhrklaw.com">tgraffius@lhrklaw.com</a> |
| 5. Bankruptcy trustee                       | Lisa M. Swope, Chapter 7 Trustee<br>Neugebauer & Swope, P.C.<br>219 South Center Street<br>P. O. Box 270<br>Ebensburg, PA 15931 | Contact phone 814-472-7151<br>Email: <a href="mailto:lms@nsslawfirm.com">lms@nsslawfirm.com</a>       |

For more information, see page 2 >

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b>   | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219  | Hours open:<br>Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m.<br>Erie Office: 9:00a.m. – 4:30p.m.           |
| Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . |   | Contact phone 412-644-2700<br><br>Date: 9/13/21   |
| <b>7. Meeting of creditors</b>  | <b>October 13, 2021 at 09:00 AM</b>   | Location:   |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.   | <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b> |
| <b>8. Presumption of abuse</b>  | The presumption of abuse does not arise.  |   |
|   | If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.   |   |
| <b>9. Deadlines</b>   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li></ul><br><b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>   | <b>Filing deadline: 12/13/21</b>  |
|   | <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>   | <b>Filing deadline: 11/22/21</b>  |
|   | <b>Deadline for governmental units to file a proof of claim:</b>  | <b>Filing deadline: 11/18/19</b>  |
|   | <b>Deadlines for filing proof of claim:</b><br>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.<br>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |   |
|   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors                                |
| <b>10. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |
| <b>11. Liquidation of the debtor's property and payment of creditors' claims</b>  | The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.   |   |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.  |   |

In re:  
Claudia A. Minor  
Perry A. Minor  
Debtors

Case No. 19-70310-JAD  
Chapter 7

District/off: 0315-7  
Date Rcvd: Sep 13, 2021

User: bsil  
Form ID: 309B

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2021:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Claudia A. Minor, Perry A. Minor, PO Box 83, 809 Cameron Avenue, Beaverdale, PA 15921-4433                                   |
| aty      | + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541                              |
| aty      | + Kevin Scott Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702                   |
| tr       | + Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270 |
| 15056465 | + Arbutus Park Retirement Community, 207 Ottawa Street, Johnstown, PA 15904-2337   |
| 15056469 | + CNBA/Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497   |
| 15056470 | + First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  |
| 15056471 | + Freedom Financial Network, LLC, P.O. Box 2330, Phoenix, AZ 85002-2330  |
| 15056473 | + Mr. Cooper, ATTN: Customer Relations, P.O. Box 619098, Dallas, TX 75261-9098   |

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: tgraffius@lhrklaw.com           | Sep 13 2021 23:22:00 | Terry L. Graffius, Leventry & Haschak, LLC, 1397 Eisenhower Blvd., Richland Square III Suite 202, Johnstown, PA 15904   |
| smg      | EDI: PENNDEPTREV                            | Sep 14 2021 06:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us     | Sep 13 2021 23:22:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                            | Sep 14 2021 06:38:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us     | Sep 13 2021 23:22:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust      | + Email/Text: ustpregion03.pi.ecf@usdoj.gov | Sep 13 2021 23:22:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721         |
| cr       | + EDI: RECOVERYCORP.COM                     | Sep 14 2021 06:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15096780 | EDI: GMACFS.COM                             | Sep 14 2021 06:38:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004  |
| 15056466 | + EDI: CAPITALONE.COM                       | Sep 14 2021 06:38:00 | Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281   |
| 15065064 | EDI: CAPITALONE.COM                         | Sep 14 2021 06:38:00 | Capital One Bank (USA), N.A., by American   |

District/off: 0315-7

User: bsil

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Date Rcvd: Sep 13, 2021

Form ID: 309B

Total Noticed: 27

InfoSource as agent, PO Box 71083, Charlotte, NC  
28272-1083

|          |  |                      |  |
|----------|--|----------------------|--|
| 15056467 | + EDI: CITICORP.COM                            | Sep 14 2021 06:38:00 | CitiBank, P.O. Box 6500, Sioux Falls, SD<br>57117-6500   |
| 15056468 | + Email/Text: mediamanagers@clientservices.com | Sep 13 2021 23:22:00 | Client Services, Inc., 3451 Harry S. Truman Blvd.,<br>Saint Charles, MO 63301-9816                 |
| 15077794 | + EDI: MID8.COM                                | Sep 14 2021 06:38:00 | MIDLAND FUNDING LLC, PO Box 2011,<br>Warren, MI 48090-2011   |
| 15163073 | + EDI: AISMIDFIRST                             | Sep 14 2021 06:38:00 | MidFirst Bank, Bankruptcy Bank, 999 NW Grand<br>Blvd., # 110, Oklahoma City, OK 73118-6051         |
| 15056472 | + EDI: MID8.COM                                | Sep 14 2021 06:38:00 | Midland Credit Management, Inc., 2365 Northside<br>Drive, Suite 300, San Diego, CA 92108-2709      |
| 15056474 | EDI: PRA.COM                                   | Sep 14 2021 06:38:00 | Portfolio Recovery, 120 Corporate Blvd., Suite<br>100, Norfolk, VA 23502                           |
| 15056475 | EDI: PRA.COM                                   | Sep 14 2021 06:38:00 | Portfolio Recovery Associates, LLC, P.O. Box<br>12914, Norfolk, VA 23451                           |
| 15056476 | + EDI: RMSC.COM                                | Sep 14 2021 06:38:00 | SYNCB/Lowes, P.O. Box 956005, Orlando, FL<br>32896-0001  |
| 15056477 | + EDI: RMSC.COM                                | Sep 14 2021 06:38:00 | SYNCB/Walmart, P.O. Box 965024, Orlando, FL<br>32896-5024  |
| 15056741 | + EDI: RMSC.COM                                | Sep 14 2021 06:38:00 | Synchrony Bank, c/o of PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021 |

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | MidFirst Bank   |
| cr       |               | Nationstar Mortgage LLC d/b/a Mr. Cooper  |
| 15087312 |               | Nationstar Mortgage LLC dba Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas  |
| 15096028 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;,<br>Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

District/off: 0315-7

User: bsil

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Date Rcvd: Sep 13, 2021

Form ID: 309B

Total Noticed: 27

**Name** **Email Address**

Brian Nicholas

on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Terry L. Graffius

on behalf of Joint Debtor Perry A. Minor tgraffius@lhrklaw.com sbosworth@lhrklaw.com

Terry L. Graffius

on behalf of Debtor Claudia A. Minor tgraffius@lhrklaw.com sbosworth@lhrklaw.com

**TOTAL: 7**